Fill in this information to identify the case:

Debtor 1 Karon A. Simmons

Debtor 2 (Spouse, if filing) ______

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 23-11011

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, N.A.

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 1 1 8 4

Date of payment change:
Must be at least 21 days after date of this notice: 05/01/2024

New total payment:
Principal, interest, and escrow, if any: $ 850.95

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 358.43 **New escrow payment:** $ 341.65

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☑ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☑ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 Karon A. Simmons
First Name Middle Name Last Name

Case number (*if known*) 23-11011

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☑ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘/s/ Christine Kinderdine
Signature

Date 03/13/2024

Print: Christine Kinderdine
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company PNC Bank, N.A.

Address 3232 Newmark Drive
Number Street

Miamisburg OH 45342
City State ZIP Code

Contact phone 866-754-0659

Email bankruptcy@pnc.com

PNC BANK

P.O. Box 1820
Dayton, OH 45401-1820
Website: pnc.com/mortgagecustomercare
Customer Care Center: 1-800-822-5626

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: [redacted]
DATE: **March 06, 2024**

PROPERTY ADDRESS:
5920 WEBSTER ST
PHILADELPHIA, PA 19143

[redacted]

KARON SIMMONS
5920 WEBSTER ST
PHILADELPHIA PA 19143-2414

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	509.30
Escrow	341.65
Prorated Escrow Shortage	16.78
Total Payment	867.73

NEW PAYMENT INFORMATION

Principal & Interest	509.30
Escrow	341.65
Total Payment	**850.95**
New Payment Effective Date	**05/01/24**

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT

HAZARD INS	$4,057.75
CITY TAX	$41.99
TOTAL DISBURSEMENTS	$4,099.74
DIVIDED BY 12 MONTHS	
MONTHLY ESCROW DEPOSIT	$341.65

CALCULATION OF ESCROW ADJUSTMENT

BEGINNING PROJECTED BALANCE	$3,449.99
BEGINNING REQUIRED BALANCE	$3,374.44
ESCROW SURPLUS	**$75.55**

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
		BEGINNING BALANCE		**3,449.99**	**3,374.44**
May	341.65			3,791.64	3,716.09
June	341.65			4,133.29	4,057.74
July	341.65			4,474.94	4,399.39
August	341.65	HAZARD INS	4,057.75	758.84 *	683.29 **
September	341.65			1,100.49	1,024.94
October	341.65			1,442.14	1,366.59
November	341.65			1,783.79	1,708.24
December	341.65			2,125.44	2,049.89
January	341.65			2,467.09	2,391.54
February	341.65			2,808.74	2,733.19
March	341.65	CITY TAX	41.99	3,108.40	3,032.85
April	341.65			3,450.05	3,374.50

* The projected escrow balance at the low point.
** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

INTERNET REPRINT

PNC BANK

CHECK DATA PRINTS ON LIVE DOCUMENT

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: [redacted] DATE: March 6, 2024

Your projected escrow balance as of 4/30/24 is $3,449.99. Your required escrow balance, according to this analysis, should be $3,374.44. This means you have a surplus balance of $75.55. If a refund check was issued at the time of the analysis, the check is attached to the bottom of this form.

Once during this analysis period, your required escrow balance should be reduced to a target balance of $683.29 as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,391.48
02/24		341.65		2,733.13
03/24	CITY TAX	341.65	41.99	3,032.79
04/24		341.65		3,374.44
05/24		341.65		3,716.09
06/24		341.65		4,057.74
07/24		341.65		4,399.39
08/24	HAZARD INS	341.65	4,057.75	683.29 **
09/24		341.65		1,024.94
10/24		341.65		1,366.59
11/24		341.65		1,708.24
12/24		341.65		2,049.89
01/25		341.65		2,391.54
TOTAL		4,099.80	4,099.74	

Account History

This is a statement of actual escrow account activity from February 2024 through April 2024. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was $867.73 of which $509.30 was your Principal and Interest payment and $341.65 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			411.68
02/24		2,321.45		2,733.13
03/24		358.43 e	*	3,091.56
04/24		358.43 e		3,449.99
TOTAL		3,038.31	0.00	

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/mortgagecustomercare to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

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Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.

Call Customer Service at 1-800-822-5626.

Or

Send a written request to the address below:
PNC Bank
P.O. Box 8736
ATTN: Mortgage Insurance Department - B6-YM13-01-5
Dayton, Ohio 45401-8736.

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Philadelphia)

IN RE: Karon A. Simmons	Case No. 23-11011 Judge Magdeline D. Coleman Chapter 13

CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 03/13/2024 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: MICHAEL I. ASSAD
Trustee: KENNETH E. WEST
Office of the United States Trustee

Further, I certify that, on 03/13/2024 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Karon A. Simmons	5920 Webster Street Philadelphia, PA 19143-2414

By: /s/ Christine Kinderdine
Christine Kinderdine
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342
866-754-0659